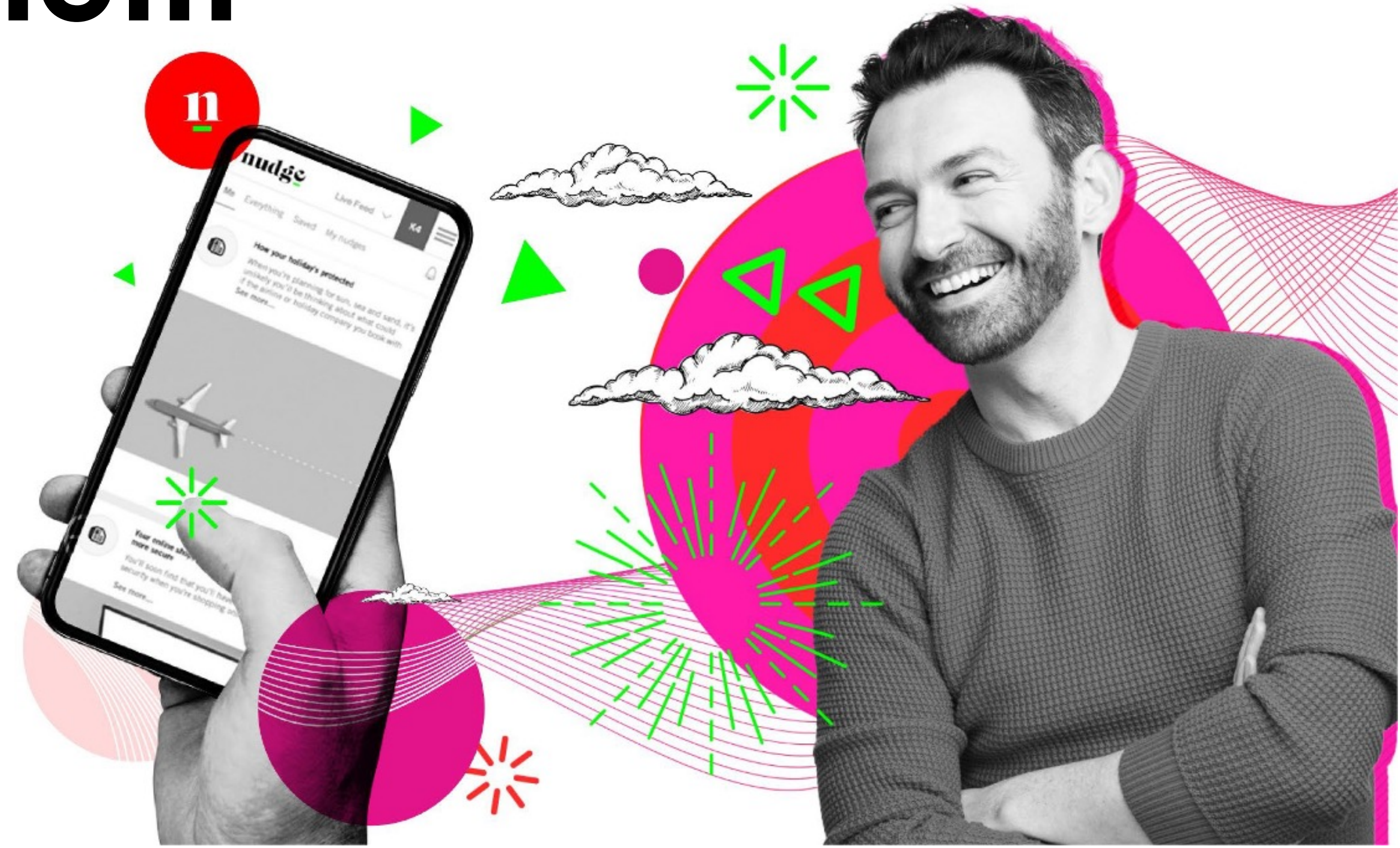
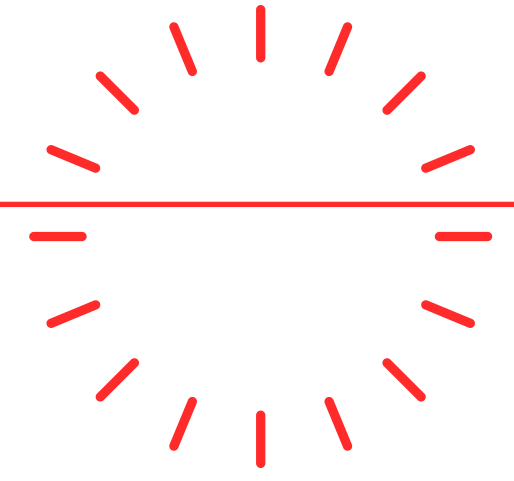




# How the power of personalization increases benefit engagement



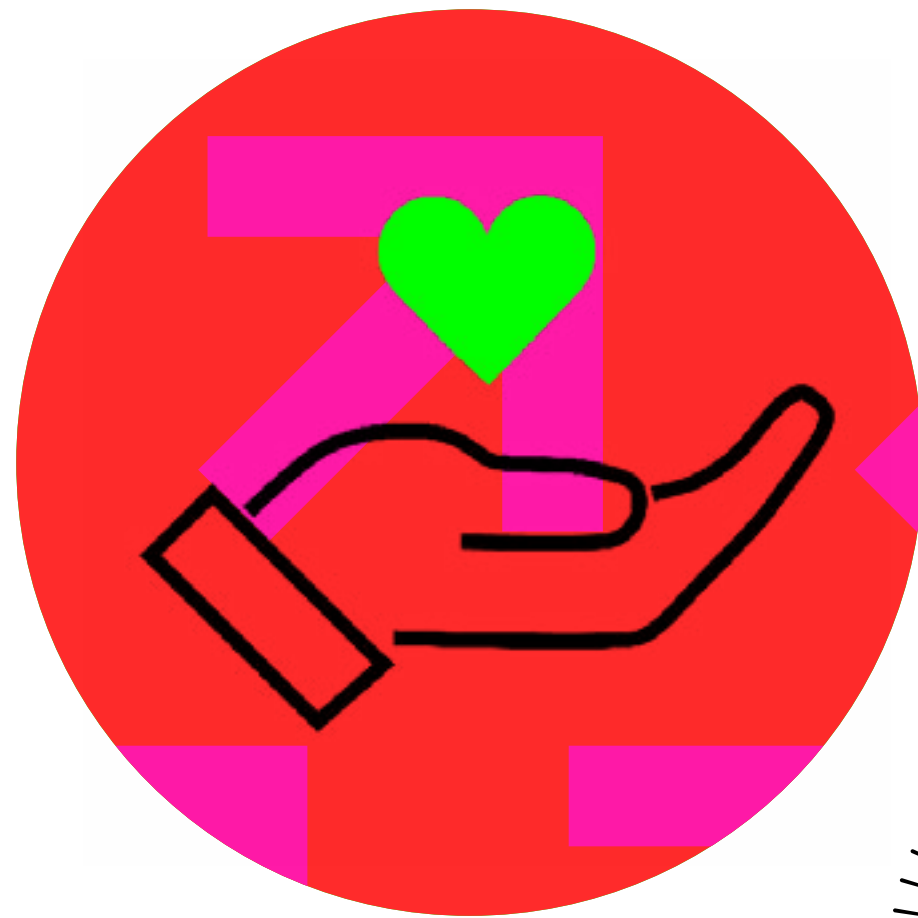


## BNP Paribas

**Established:** 2000

**Industry:** Financial services

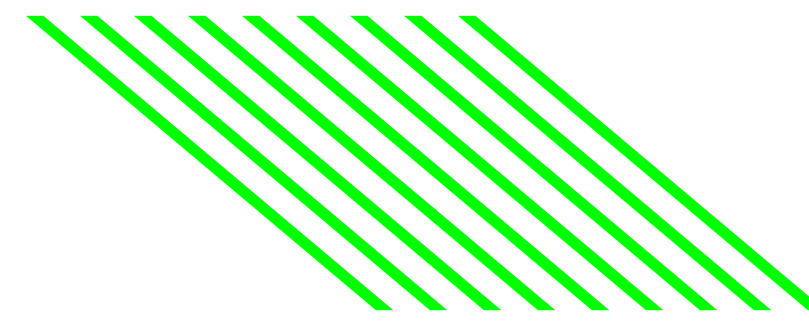
**No. of employees:** 9,000+



## The situation

- BNP Paribas is one of the strongest banks in the world with one of the largest **international networks**.
- Diversity and inclusion is a **core value** for BNP Paribas – and one that allows them to better serve their clients and engage with a workforce that is representative of the clients it supports.
- The bank is also known in the world of employee benefits for pushing boundaries, an ambition that has been recognized with multiple industry awards.
- They offer a comprehensive range of reward and wellbeing benefits and are **committed to finding innovative ways to support their business structure**, and wide-ranging needs of their diverse workforce, ensuring employees take advantage of all these opportunities available to them.





## **The solution**

- BNP Paribas always focus on **highly targeted, personalized communications** to their employees, so they only receive information that's relevant to them and their needs.
- nudge is designed to only ever **send the right content to the right person at the right time** and truly complements the bank's approach to communication.
- Therefore, nudge works closely with BNP Paribas, advising them on **best practice campaigns** to drive take up of their reward, wellbeing and employee benefit campaigns.
- By using personalized, timely prompts - or nudges – delivered via the employee's channel of choice, including email, SMS and WhatsApp – BNP Paribas have been able to **educate employees on their vast range of benefits** including their Share Incentive Plan, Cycle to Work scheme and Mortgage Advisory Service and offer further financial education content to help their people take the next step on their financial wellbeing journey.



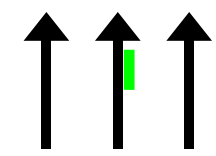
- BNP Paribas also utilize nudges to **promote internal events** such as a series of Bite Size Benefit webinars and a World Book Day event, where they offered bespoke financial education support for families with children via nudge.
- nudge also offer lifestyle nudges. These are sent to employees at key life moments that BNP Paribas know about, like when they receive a pay rise or a change in address. **Offering related financial education content** to help people understand how their world of personal finance may be affected. As well as applying situational bias to remind and encourage employees about actions they may wish to take, like saving more into the BNP Paribas pension scheme.



# The results



Promoting the Mortgage Advisory benefit through nudge saw a 1,233% month-on-month increase in mortgage service enquiries:

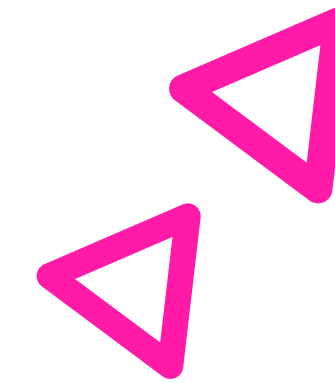


**149**

Mortgages arranged in 2020

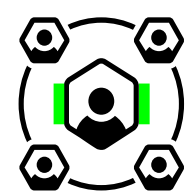
**£60,868,281**

Total value of approved Mortgages



**37% and 15%**

Increase in registrations for the Bite Size Benefit webinars and World Book Day event by promoting through nudges.



**45%**

Average employee engagement rate on lifestyle nudges.





**"We really want to make sure our employees take advantage of all the opportunities offered to them at BNP Paribas. Using nudges gives us the means to issue targeted communications in key moments to different groups and individuals. We always see an impact from the nudges we issue and continue to explore ways to maximize the power of personalized communication."**

**Sian Ghandi**

Pensions & Benefits specialist, BNP Paribas

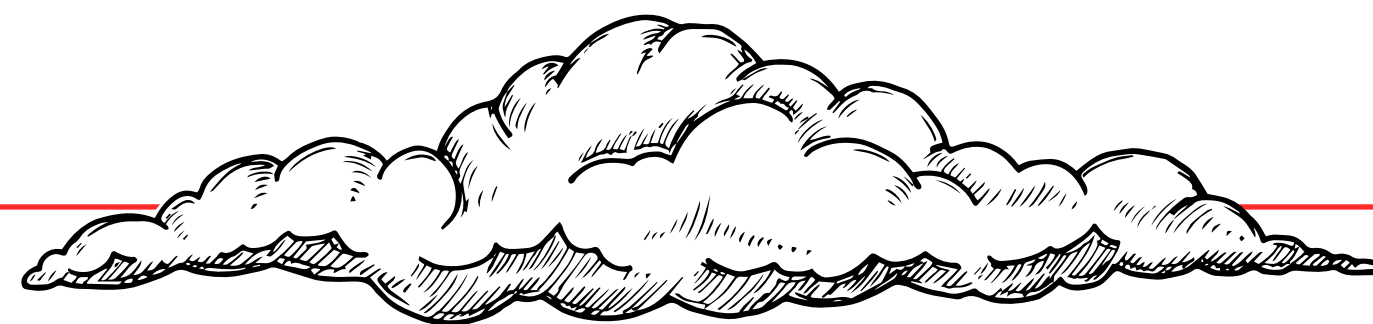


# About nudge

**nudge is the global financial education platform that demystifies money management for all.**

Drawing on behavioral psychology and data, our platform offers personalized, engaging financial knowledge and skills to educate and delight.

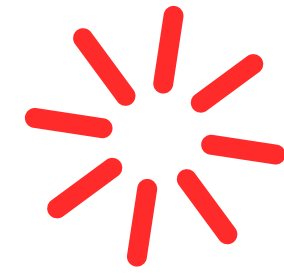
A global solution that is unaffiliated with conflicting financial products, our inclusive approach is trusted by hundreds of thousands of people across the world.





## Notifications or 'nudges'

When there's something you need to know, or a financial action you ought to take, we send you a personal, timely nudge to remind you to do it via your preferred method of communication.



## Financial education stories

Our library of dynamic stories are here to help you achieve what you want in life. Interactive financial education, money management tools and progress trackers mean you'll never miss a step.



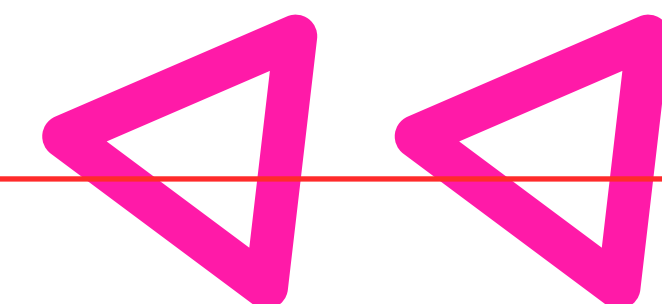
## A personalized financial feed

A personalized feed full of bite-sized financial education posts and articles, all curated to circumstance and interests. Save and review later - or share with friends and family. We make the world of money fun, familiar and accessible.



## Simple money management tools

A selection of interactive tools help you plan, prepare and organize your personal finances, including budgeting, borrowing and saving. These tools form part of Stories, including e-learning modules and actionable next steps.





**nudge**

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# Say hello

If you would like to find out more about using nudge to help your people take control of their money and their lives in your organization, please email us at [hello@nudge-global.com](mailto:hello@nudge-global.com) or visit [nudge-global.com](http://nudge-global.com).

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